

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

*In Re:*

JULIENNE MULLETTE,	:	Chapter 13
Debtor(s)	:	
	:	
US BANK TRUST NATIONAL ASSOCIATION,	:	Case No.: 5-24-00023-MJC
NOT IN ITS INDIVIDUAL CAPACITY BUT	:	
SOLELY AS OWNER TRUSTEE FOR VRMTG	:	
ASSET TRUST C/O FAY SERVICING LLC,	:	
Movant(s)	:	
Vs.	:	
	:	
JULIENNE MULLETTE,	:	
Debtor/Respondent	:	
JACK N. ZAHAROPOULOS,	:	
Trustee/Respondent	:	

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**RESPONSE TO MOTION FOR RELIEF FROM THE AUTOMATIC STAY**

AND NOW COMES, Julianne Mullette, Debtor, by and through her attorney, John J. Martin, and file this Response as follows:

1. Admitted.
2. Admitted.
3. No response required.
4. Admitted.
5. Admitted.
6. Admitted.
7. Admitted.
8. Denied and strict proof thereof is demanded at trial.
9. Denied and strict proof thereof is demanded at trial.
10. Denied and strict proof thereof is demanded at trial.
11. Denied and strict proof thereof is demanded at trial.

12. Denied and strict proof thereof is demanded at trial.

13. Denied and strict proof thereof is demanded at trial.

**WHEREFORE**, Debtor respectfully requests this Honorable Court deny Movant's Motion for Relief and for such other and further relief as the Court deems just and proper.

Dated: 09/02/2024

Respectfully Submitted,

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/s/  
John J. Martin, Esquire  
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